

Life SkillsSM Pilot to Begin This Month

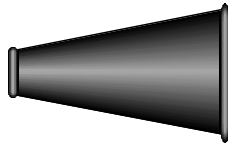
A pilot of USA Funds' innovative new **Life Skills** training program will begin across the United States this month. Twenty-five schools, representing a broad cross-section of postsecondary institutions, have agreed to test the **Life Skills** course with their students this fall. For more details, [click here](#).



Personal and High-Tech Service: A Blended Financial-Aid Environment at UCLA School of Medicine

In the Information Age, working, learning and even playing require adapting to new methods of communicating information and providing services. Students who have grown up “digital” expect to be involved in active, social learning situations in which they participate in the process of gaining knowledge rather than passively absorbing it. As a result, the UCLA School of Medicine Student and Resident Financial Services Office (SRFSO) blends personal service and technology when presenting financial-aid information to students. For the full story, [click here](#).

The Latest News



Delinquent Borrower by School Report Now Online

Effective August 2, 2001, the Delinquent Borrower by School Report (INFOPAC number AVPBR08) will now be available online for all USA Funds schools. You should have received a sign-on ID and password, as well as instructions for acquiring training materials for the online report. If you have not received your ID and password, or if you have any questions about the report, please contact your regional Debt-Management Team consultant.

Wayne Birdtail joins USA Funds Default-Prevention Council

The USA Funds Default-Prevention Council is pleased to welcome Wayne Birdtail as its newest member. Wayne is the director of Financial Aid at Fort Belknap College, Harlem, Montana, and adds a tribal college perspective to the council.

Dyann Moses joins Alcorn State University

Dyann Moses, who has been a member of the USA Funds Default-Prevention Council since its inception, will continue to serve on the council in her new position as director of the TRIO programs at Alcorn State University.



Great Ideas!

Find new and creative ways to get debt-management messages to your students. Here are some great ideas:

- Have your lenders participate in developing and printing table tents and tray liners for school dining areas that promote repayment options, explain deferment and forbearance or publicize credit card debt statistics.
- Use your campus-directory board to display debt-management or default-prevention messages.
- Place an informational board in student parking lots.
- If your school has a moving message display in student common areas, determine if you can use it to display financial-aid information.
- Print debt-management information on giveaway Frisbees for a fall weekend activity.

About USA Funds...

Headquartered in Indianapolis, USA Funds guarantees education loans in all 50 states and serves as the designated guarantor for nine states: Alaska, Arizona, Hawaii and the Pacific Islands, Indiana, Kansas, Maryland, Mississippi, Nevada and Wyoming.

Meet the USA Funds Debt-Management Team

One of the most exciting, industry-leading debt-management/default-prevention resources now available to schools is the USA Funds Debt-Management Team. Team members are located around the country and bring you innovative programs and a wealth of experience in financial aid and debt management/default prevention. USA Funds offers its Debt-Management Team's services at **no charge** to its customers. These services include:

- Reviewing your debt-management/default-prevention practices and recommending improvements.
- Helping you develop a debt-management plan customized to your specific needs.
- Sharing new techniques and best practices you can apply to your campus.
- Sharing the latest research results, at workshops held around the country.
- Assisting with borrower entrance and exit counseling and training for new financial-aid staff.
- Providing borrower materials, such as our useful "Paying for College" brochure.
- Providing Default-Prevention Process Reviews of your school's default-prevention program.

Contact the Debt-Management Team consultant in your region. He or she looks forward to meeting and working with you.



Carol Buchli, Rocky Mountain region debt-management consultant. Carol provides services for Colorado, Idaho, Kansas, Missouri, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming. E-mail Carol at cbuchli@usafunds.org, or call her toll-free at 800-551-1353, ext. 7877.



Michele Colson, Midwestern region debt-management consultant. Michele provides services for Illinois, Indiana, Iowa, Michigan, Minnesota, Ohio and Wisconsin. E-mail Michele at mcolson@usafunds.org, or call her toll-free at 800-428-9250, ext. 8671.



George Covino, Western region debt-management consultant. George provides services for Alaska, Arizona, California, Hawaii and Guam. E-mail George at gcovino@usafunds.org, or call him toll-free at 800-551-1353, ext. 7878.



Laura Dickerson, Southern region debt-management consultant. Laura provides services for Florida, Kentucky, North Carolina, Puerto Rico, South Carolina, Tennessee, Virginia and West Virginia. E-mail Laura at ladicker@usafunds.org, or call her toll-free at 800-551-1353, ext. 7879.



Scott Lewis, Eastern region debt-management consultant. Scott provides services for Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont and Washington, D.C. E-mail Scott at slewis@usafunds.org, or call him at 800-551-1353, ext. 7875.



Mae Dunn-St. Julien, Southwestern region debt-management consultant. Mae provides services for Alabama, Arkansas, Georgia, Louisiana, Mississippi, New Mexico, Oklahoma and Texas. E-mail Mae at estjulie@usafunds.org, or call her toll-free at 800-551-1353, ext. 7880.

Overseeing the Debt-Management Team Efforts



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Life SkillsSM Pilot to Begin This Month



A pilot of USA Funds' innovative new **Life Skills** training program will begin across the United States this month. Thirty-two schools, representing a broad cross-section of postsecondary institutions, have agreed to test the **Life Skills** course with their students this fall. Two-year and four-year public and private colleges and universities, as well as graduate/professional institutions and career schools, will participate in the pilot.

Life Skills is a unique set of teaching materials designed to help students manage their time and money wisely both while they are in school and after they graduate. The goal of **Life Skills** is to assist students in completing their education in the minimum amount of time, with manageable debt, and enabling them to become responsible borrowers. Schools may tailor the information to meet the unique needs of their students and use the information in conjunction with their borrower entrance- and exit-counseling sessions.

The course was developed by the Plax Group, a team of highly skilled and experienced research and teaching professionals from California State University, Long Beach, in conjunction with the USA Funds Default-Prevention Council. Course materials are based on extensive research that included input from financial-aid professionals and default-prevention specialists and from a diverse sample of student-and parent-borrowers in 39 focus-group interviews across the United States.

Life Skills was introduced at the National Association of Student Financial Aid Administrators (NASFAA) conference held in Nashville, Tennessee, last month. The program received an enthusiastic reception from financial-aid professionals who attended a breakfast hosted by Carl C. Dalstrom, USA Funds president and chief executive officer, and two Business Resource Network seminars presented by the USA Funds Debt-Management Team during the conference.

Although **Life Skills** was developed after extensive research, the pilot is expected to further refine the materials to ensure that they meet school and student needs. Specifically, the pilot will assess whether **Life Skills** sends the right message to students, if students can relate to and will accept the information, if the materials are easy to use and if the subject matter is presented in the most appropriate manner.

The **Life Skills** pilot began with training sessions conducted simultaneously by USA Funds Debt-Management Team consultants in Atlanta, Georgia, and Denver, Colorado, on August 15 and 16, 2001. Additional training will be scheduled in September due to school registration conflicts. Pilot schools are listed below. Participants, chosen by their respective pilot schools, included financial-aid administrators, other school administrative personnel and faculty members.

USA Funds will provide the **Life Skills** training and course materials to pilot schools at no cost. These materials include:

- Student manuals for five **Life Skills** modules;
- Interactive CD-ROMs on budgeting; and
- Trainer manuals and video.

After the results of the pilot have been analyzed and any necessary changes made, a final version of **Life Skills** will be made available in early 2002.

If you are interested in learning more about **Life Skills**, watch for our Education Resource Center (ERC) workshops to be held across the country this fall. Check the USA Funds Web site at <http://www.usafunds.org> next month for a list of workshop sites and online registration. The workshops will provide information on the resource materials available in **Life Skills** and offer the opportunity for financial-aid professionals to exchange debt-management and default-prevention ideas. We look forward to seeing you there!

Life Skills Pilot Schools

Alabama A&M University
Huntsville, AL

California Lutheran University
Thousand Oaks, CA

Erwin Technical College
Tampa, FL

Hawaii Business College
Honolulu, HI

Indiana University East
Richmond, IN

International Academy of Design
and Technology
Tampa, FL

Jackson State University
Jackson, MS

Life University
Marietta, GA

Mississippi Valley State University
Itta Bena, MS

Morgan State University
Baltimore, MD

Phoenix College
Phoenix, AZ

Scottsdale Community College
Scottsdale, AZ

Stillman College
Tuscaloosa, AL

University of Texas/El Paso
El Paso, TX

Voorhees College
Denmark, SC

Washburn University
Topeka, KS

American Institute of Technology
Phoenix, AZ

Central Wyoming College
Riverton, WY

Grambling State University
Grambling, LA

Hinds Community College
Jackson, MS

Indiana University Purdue University
Indianapolis
Indianapolis, IN

Ivy Tech State College
Gary, IN

Kansas City Kansas Community College
Kansas City, KS

Martin University
Indianapolis, IN

Morehouse School of Medicine
Atlanta, GA

Morris College
Sumter, SC

Pratt Community College
Pratt, KS

South Carolina State University
Orangeburg, SC

University of Indianapolis
Indianapolis, IN

Vincennes University
Vincennes, IN

Wabash College
Crawfordsville, IN

Xavier University
New Orleans, LA

Personal and High-Tech Service: A Blended Financial-Aid Environment at UCLA School of Medicine

In the Information Age, working, learning and even playing require adapting to new methods of communicating information and providing services. Students who have grown up “digital” expect to be involved in active, social learning situations in which they participate in the process of gaining knowledge rather than passively absorbing it. As a result, the UCLA School of Medicine Student and Resident Financial Services Office (SRFSO) blends personal attention and high-tech service when presenting financial-aid information to students. Some students prefer to learn by reading, others like a video presentation and some enjoy an interactive learning experience. To improve student satisfaction, materials are now presented in a variety of formats, and students can receive information in their preferred learning styles.

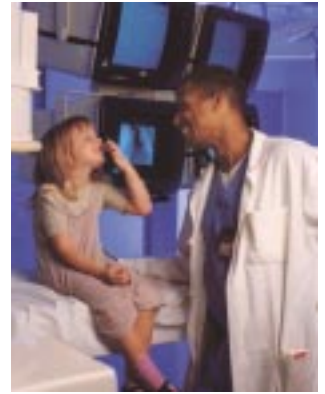


Photo courtesy of UCLA School of Medicine



Left to right, Luis Medina, SRFSO systems manager, UCLA School of Medicine; Teddie Milner, director, Financial Aid, UCLA School of Medicine; George Covino, debt management consultant, USA Funds Services

About the UCLA School of Medicine

The University of California at Los Angeles School of Medicine is one of the top 10 medical schools in the country. The school has an exceptionally diverse student body that is a combination of traditional and non-traditional students. UCLA School of Medicine prepares students for careers in clinical practice, teaching, research and public service through its four-year medical program. It also offers combined MD/PHD, MD/MBA and MD/MPH programs, along with a number of other continuing-education programs. Students can choose from approximately 58 different residency training programs after graduation from the medical school. Beginning in 1996, the UCLA School of Medicine established a Medical Student Computer Requirement. This requirement sets minimum standards for computer hardware and software medical students must purchase to help them effectively work within the UCLA campus and the medical-computing environment. The cost of these minimum workstation configurations is integrated into the student’s financial-aid budget.

Medical students who enroll at UCLA are required to have a computer, printer, internet connectivity, a video card/display monitor, a CD-ROM, a large-capacity storage or zip drive, a sound card and certain productivity software including Microsoft Word, Excel, and PowerPoint. Yahoo ranks UCLA among the “most wired schools in the country.”

By the first day of school, each student is provided an e-mail account. Students are required to take care of all administrative business online, using e-mail and the World Wide Web. They complete their admissions and financial aid application on the Web, and Admissions, Student Affairs, and the SRFSO all have their own Web sites. The SRFSO site at <http://www.medstudent.ucla.edu/frames/fao.htm> has a wealth of information for prospective, new and continuing students, as well as residents in training at the UCLA Medical Center. Students can download information from the Web or access it through video-streamed presentations.

UCLA School of Medicine-Continued



Photo courtesy of UCLA School of Medicine

A Blended Financial-Aid Environment

Under the direction of Teddie Milner, director, Financial Aid, the UCLA School of Medicine financial-services emphasis is on a blended environment—offering virtual learning opportunities and in-person seminars on a variety of personal-finance and debt-management topics. The goal is to offer greater flexibility in providing information while eliminating office hours as a barrier to assisting students. By providing greater access to information, learning materials and customized e-learning environments, SRFSO puts information in the hands of students when and where it is convenient for them—24 hours a day, seven days a week, 365 days a year. Distributing basic information on the Web also increases the time available to counsel students who have difficult financial situations.

Milner believes that visiting the SRFSO Web site or the financial-aid office should be both enjoyable and worthwhile for students. To achieve this goal, the Student Financial Services staff has created a variety of workshops, events, videos and e-learning experiences that enable them to get to know and to interact with students. Student focus groups are used to develop each year's debt-management and personal-finance curriculum.

In-person seminars are offered throughout the year. You can access session descriptions, learning objectives and videos at <http://www.medstudent.ucla.edu/fao/general/dmsessions/>. Some sessions are videotaped for streaming on the Web, so students who could not attend can view the seminars at their convenience. The sessions include “The Gorilla Guide to Credit” (delivered by a consumer-credit professional, with a quiz and bananas for the right answers), “Vacations on a Shoestring,” and “Show Me the Money” (the essentials of credit). Students are always encouraged to visit the Financial Services office in person or to send e-mail or to leave voice mail with specific questions or issues

Timing is Everything

The UCLA School of Medicine Student Financial Services staff has learned that the timing of financial-aid information is crucial. “The key to success in reaching students is not to overload them,” Milner says. “Give them information incrementally, the right message at the right time. Build on their knowledge core.” To this end, the financial-aid staff plans its events to coincide with key events in the students' lives. Counselors build on the financial foundation that begins on recruitment day throughout the time students attend UCLA. They finish with an in-person session just prior to graduation called “Piggybanks to Paychecks.”



*Students at UCLA School of Medicine enjoying a rare break.
(Photo courtesy of UCLA School of Medicine)*

UCLA School of Medicine-Continued



*Entering students during Foundations Week.
(Photo courtesy of UCLA School of Medicine)*

“Foundations Week,” is a series of events that takes place the week prior to the start of classes. It begins with breakfast and a six-hour orientation to financial aid. Students are required to attend, whether or not they are applying for financial aid. Lenders sponsor the financial-aid portion of “Foundations Week” to help defray the cost of the events. The week continues by exposing students to the resources available to them in the Student Financial Services Office and teaching them how to live less expensively in the high-cost Los Angeles area.

In addition, Milner and her staff conduct 12-14 debt-management workshops throughout the year. These workshops include time for student feedback and question-and-answer sessions. Some of the workshop sessions are taught by second-year medical students, who share their experiences, help guide new students through the financial-aid process and discuss strategies for balancing the rigorous coursework and other responsibilities.

When students interact with the financial-aid office, they are held accountable. “They know they will be assigned pamphlets to read and videos to watch,” Milner explains. The subjects of these videos include “Show Me the Money,” which discusses how to thrive in the face of debt, and an electronic entrance interview and quiz. Through individual student access codes, financial-aid personnel can track which students viewed the videos or accessed certain areas on the Web site.

The financial-aid staff constantly looks for ways to educate students in inviting and interactive ways. Special events include the “Thrift Shop Fashion Show” where students and college deans model fashions they have purchased from local thrift shops. Students are asked to guess the total cost of all the outfits, and the student with the closest guess is awarded a thrift-shop gift certificate. The goal is to show students how to stretch their clothing dollars and yet dress appropriately for the classroom.

Administrative Support

Milner believes one of the greatest strengths of the institution is the support students receive from the provost and the senior associate dean. The administration supports the development of a paperless administrative environment for students and has directed new funds for a student computer lab. The school also has made a strong commitment to providing financial aid to disadvantaged students and is working to increase scholarships for needy students by building the institution endowment.

The Bottom Line

Why does UCLA School of Medicine spend so much time, effort, and money on default-prevention, when its loan default rate is less than 1 percent? The financial-aid staff believes its job is not about the default rate, but rather about helping students succeed both academically and financially. By teaching students personal financial skills, the staff believes they are helping them prepare for success both in school and after they graduate. Successful students help support the school in the future by becoming financial donors.

As a final message to students as they prepare to graduate, during the exit interview, the financial-aid staff reminds them of the scholarship, grant and other “free money” they received while obtaining their education. The staff encourages them to give back by funding a scholarship or donating to the school and continuing the tradition of helping others. Graduates who have donated are recognized on the Donor/Scholarship Wall outside the SRFSO.